

**PROGRAM ASSISTANCE POLICY
YADKIN COUNTY
SINGLE-FAMILY HOUSING REHABILITATION PROJECT
2007**

Program Overview. Yadkin County has received funding from the North Carolina Housing Finance Agency (NCHFA) in the amount of \$333,020 under the Single-Family Rehabilitation (SFR) Program. The goal of this SFR Program is to provide funds to assist with the rehabilitation of moderately deteriorated homes, which are owned and occupied by low-income households. The County plans to apply the funds toward the rehabilitation of approximately eight (8) homes within Yadkin County.

This Assistance Policy describes who is eligible to apply for assistance, how applications for assistance will be prioritized, terms of assistance and how the rehabilitation process will be managed. The County has made every effort to design this SFR project to be fair, open and consistent with the County's approved application for funding and with NCHFA's SFR Program Guidelines.

The funds are provided by NCHFA and come from the federal HOME Investment Partnerships Act, through the US Department of Housing and Urban Development (HUD). The Program is scheduled to last 24 months from the date of an executed Funding Agreement between the NCHFA and Yadkin County.

Who is eligible to apply? There are two major requirements to be eligible for SFR assistance. First, the homeowner's household income must be below a certain income limit. Secondly, the applicant's house must be deteriorated, but not extremely. Homes selected for rehabilitation must be capable of being brought up to SFR Program standards with the limited funds available. Unfortunately, some otherwise eligible Yadkin County families will be determined ineligible because their homes fail this test.

More specifically, to be eligible for consideration, homeowners must meet the following requirements:

- Applicants for SFR funds must prove that they own and occupy the property to be rehabilitated as their primary residence.
- Applicants must not have any overdue loans or have loans in default with Yadkin County. All utility accounts and assessment charges with the County must be up to date in payments.
- All houses assisted with SFR funds must be located within Yadkin County
- Applicants must fit one of the special needs categories targeted by the program: elderly or disabled homeowners. These terms are defined below.

- Applicant's homes must meet all of the tests listed below. (See "What types of houses are eligible? below). Households with low to moderate incomes - below 80% of median - are specifically targeted as priorities for assistance.
- Under no circumstances will any household with incomes above 80% of the area median income receive assistance. See attachment 1 *Income Limits* as provided by HUD. These limits are updated annually by HUD and will be incorporated into this project upon receipt.

What types of houses are eligible? Properties are eligible only if they meet all of the following requirements:

- The property must be an owner-occupied, single-family house located in Yadkin County
- The property must need at least \$5,000 worth of improvements in order to meet SFR Program standards, however,
- The property must be economically feasible to rehabilitate. This means that it must be possible to bring the unit into compliance with all SFR rehabilitation standards at a cost not exceeding the Program limits of \$40,000 or \$40 per square foot of floor space. The County's Rehabilitation Specialist will make this determination. Preference will be given to houses that require less than \$20,000 worth of assistance. It is also recommended that the home be as neat and tidy as possible when inspected by the County during the application process. The County is very limited in the amount of money that can be spent per house, and the easier it is to see and inspect the home the better.
- The property must be free of environmental hazards and other nuisances as defined by the County Code. The County's SFR Rehabilitation Specialist will determine whether there are environmental hazards/nuisances present on the site and whether they can be removed through rehabilitation.
- Properties cannot be located in the right-of-way of any impending or planned public improvements. The County's Rehabilitation Specialist will assist in making this determination.
- The applicant must provide proof of current homeowners or fire insurance on the property.
- The property must be current with all taxes. If the owner is unsure about this, they can call the Yadkin County Tax Office.
- The site cannot be located on a site that is endangered by mudslides, landslides or other natural or environmental hazards. The Rehabilitation Specialist will work with the homeowner to make this determination, if needed.
- Mobile homes are not eligible for assistance under the Yadkin County SFR Program. Mobile homes, duplexes and tri-plexes and the like are not eligible for assistance with this program. Modular homes, constructed to

the North Carolina State Building Code at time of construction, that are permanently placed and taxed as real property, are eligible for assistance.

- The property cannot have been repaired or rehabilitated with public funding of \$5,000 or more within the past 10 years.

How are applications prioritized? The County maintains a “waiting list” of persons requesting rehabilitation assistance. All applicants on this “waiting list” will be contacted with a letter and application to apply for this program and to determine eligibility and interest in the loan program. In addition an announcement concerning this program will be advertised in the County-wide newspaper. Referrals will be encouraged from social service agencies, health care providers and County agencies. Also, flyers promoting this program will be made available at the County Administrative Building and will be provided to churches within the County for distribution to their congregations. Applications received as a result of these efforts will be accepted for a period of no more than 30 days following the publication date of the official announcement concerning this program in the County-wide newspaper. This time period will be clearly stated in the public announcement and flyers distributed. **Please keep in mind that not every household who submits an application can be assisted with this program.**

There are many more eligible households (with eligible houses) than can be assisted with the available funds. Therefore, Yadkin County has devised the following priority system to rank eligible applicants, determine which of them will be selected for assistance and in what order. Under this system applicants will receive points for fitting into certain categories of personal need. The applications will be prioritized according to the points they receive. The applicants with the most points will receive the highest priority. Applications will be reviewed and applicants selected until all FY 2007 SFR Program funds have been committed. Applicants that are not selected for assistance in the FY2007 SFR Program will be informed with a letter from the County. These applicants will be placed on a waiting list – in the order they were received - to be considered in future SFR and/or CDBG Programs.

Priority Ranking System for Yadkin County
2007 Single Family Rehabilitation Program

Special Needs

| | |
|--|------------|
| Disabled and Elderly Home Owner (disability must be documented and home owner must be 62 or older) | 50 |
| Disabled Home Owner (disability must be documented) | 40 |
| Elderly Home Owner (62 or older) | 40 |
| No special needs (as listed above) | Ineligible |

Income

| | |
|--|------------|
| Less than 30% of Area Median Income | 50 |
| 30% to 50% of Area Median Income | 40 |
| 50% to 80% of Area Median Income | 30 |
| Greater than 80% of Area Median Income | Ineligible |

Rehabilitation feasibility

| | |
|--|------------|
| Projected rehab. hard costs less than \$20,000 | 50 |
| Projected rehab. hard costs less between \$20,000 - \$25,000 | 40 |
| Projected rehab. hard costs between \$25,000 - \$30,000 | 30 |
| Projected rehab. hard costs between \$30,000 - \$35,000 | 20 |
| Projected rehab hard costs between \$35,000 - \$40,000 | 10 |
| Projected rehab hard costs over \$40,000 | Ineligible |

The definitions of special needs populations under this Program are:

- Elderly. An individual aged 62 or older
- Disabled. A person who has a physical, mental or developmental disability that greatly limits one or more major life activities, has a record of such impairment, and is legally regarded as having such impairment.

All recipients of assistance under the Single Family Rehabilitation Program will be chosen by the above criteria without regard to race, creed, sex, color, national origin, familial status, religion, age, and disability status.

Applicants have the right to receive a “Notice of loan Disposition” within 30 days of making “application” for this loan program as per the Equal Credit Opportunity Act. All applicants will receive a notice of loan disposition within 30 days of making application whether approved for assistance or not.

Form of assistance? Yadkin County - through the North Carolina Housing Finance Agency - will provide assistance in the form of interest-free loans, forgiven at a rate of \$3,000 per year.

What are the terms of assistance under the SFR Program? The term of assistance provides that these loans shall be due and payable upon transfer of title or default in accordance with the requirements of loan forgiveness. The total amount of the loan will decrease at a rate of \$3,000 per year. Under certain circumstances the North Carolina Housing Finance Agency may allow assumption, refinancing or subordination of the loan.

Loan funds will be secured at the time of closing by the use of a Promissory Note and Deed of Trust. All aspects of the loan will be thoroughly explained to the applicant prior to any work being done to the property.

As long as the applicant lives in the home, no payments on the loan are required. Furthermore, no payment will be required as long as the house continues to be both

owned and occupied by a household whose income is less than 80% of the median income. That means that any heir who may inherit the property to live in, may “assume” the loan, and make no payments, so long as they can document that they are income-eligible.

Also, if the applicant prefers, the loan may be paid off at any time, either in installments or as a lump sum payment to the North Carolina Housing Finance Agency at a 0% interest rate.

The amount of the loan will depend on the scope of work as determined by the Rehabilitation Specialist, and lowest responsive and responsible bid. The average cost of rehabilitation for eight (8) units must be less than \$33,302, therefore some applicants will be declined in order to keep the average cost below that level.

What kinds of work will be done? Each house selected for assistance will be rehabilitated to meet all SFR program rehabilitation standards. That means that every house must, upon completion of the work:

- Meet or exceed the N.C. State Building Code standards, and meet all local permitting and inspection requirements for the work done under the Program.
- Meet or exceed the minimum housing code standards upon the completion of the rehabilitation.
- Meet or exceed HUD’s Housing Quality Standards (HQS).
- Retain no imminent threats to the health or safety of the occupants or to the structural integrity of the unit.
- Meet or exceed the Program Rehabilitation Standards. All units considered for rehabilitation assistance will be reviewed for environmental effects.
- Meet manufacturers’ installation requirements for all SFR-related rehabilitation items.
- Meet or exceed minimum Energy Star performance criteria and where applicable carry the Energy Star label for all Program-funded products and energy-efficiency rehabilitation measures.
- Meet, where practicable, “universal design principals”. The North Carolina Housing Finance Agency promotes the concept of “universal design”. Therefore, SFR-funded work should be performed in accordance with universal design principals, including things such as wheelchair ramps, wheelchair-accessible electrical outlets and switches, wider doors, curbless entries, and a barrier-free corridor connecting bedrooms, baths, kitchens, and living rooms.
- Eliminate, to the maximum practicable extent, excessive moisture in crawlspaces or basements. Remedial measures may include foundation/footing drainage systems, sealing plumbing penetrations, water-proofing foundations below grade, gutter systems, and/or sump pumps. All accessible crawlspace area must have a continuous 6-10 mil poly ground cover, wall to wall.

These requirements are spelled out in full in the County's SFR 2007 Administrator's Manual which you may view at reasonable times, upon request, at the Yadkin County Community Development Office.

Of course, contractors performing work funded under the SFR Program are responsible for meeting all local requirements for permits and inspections. All work done under the Program must be performed to NC State Building Code standards. This does not mean, however, that the whole house must be brought up to current State Building Code Standards.

In addition to the above items that must be done to satisfy NCHFA requirements, the scope of work may also include certain items meant to enhance or protect neighborhood and unit property values, and/or home modification designed to enable frail or disabled household members to function more independently. Where practicable new or replacement items will be installed in accordance with "Universal Design" principals, including wheelchair-accessible outlets and switches, wider doors, curbless entries, and a barrier-free corridor connecting bedrooms, baths, kitchens and living rooms, etc.

Reasonable measures will be taken to strengthen homes against natural disasters such as wild fires and flooding.

The air sealing and pressure balancing needs will be diagnosed through automated pressure diagnostics tools such as blower doors and duct tests.

Generally, the County will specify that rehabilitation tasks be accomplished in the least-expensive method that is deemed adequate to meet Program standards. The SFR assistance cannot be used for luxury, redecorating or non-essential work.

The County reserves the right to reject any house that is so severely dilapidated that it cannot be brought up to HUD and State standards with the funds available. The County has set a goal of assisting a certain number of homes needing a moderate amount of work. Owners of homes needing extensive amounts of work should contact the Yadkin County Community Development Office and request information on assistance through HUD's Community Development Block Grant (CDBG) Program. For more information on the CDBG Program, contact Michael Walser, 1-800-614-6831 or (336) 239-0125.

What about Lead-Based Paint? On houses built before 1978, federal law requires that they be tested for lead based paint hazards. At a minimum all houses built before 1978 will be inspected for lead-based paint hazards. If such hazards exist, an assessment on how to affectively treat the hazards will be performed by the Rehabilitation Specialist and a certified lead-based paint Risk Assessor. If lead-based paint abatement is necessary, a state certified lead abatement contractor will perform the abatement activity. However, if it is determined that the hazards can be affectively treated using interim controls (methods intended to stabilize all potential hazards from lead-based paint) then, at a minimum "Trained Workers" will be used to perform the rehabilitation of the unit.

In **all** cases where the unit was built before 1978 and the existence of lead-based paint is determined present, the unit will be “cleared” (inspected and tested for lead-based paint hazards) prior to being closed.

Should excessive lead-based paint hazards be detected, the unit may be deemed ineligible for assistance due to the federally required lead-based paint regulations. This project does not pay for temporary relocation costs. Homeowners will pay for their own relocation costs if relocation is required during the rehabilitation process. The Rehabilitation Specialist will determine the best approach to address lead-based paint hazards on a case-by-case basis.

Who will do the work on the homes? The County is obligated under the SFR Program to ensure that quality work is done at reasonable prices, and that all work is contracted through a fair, open and competitive process. To meet these very difficult requirements, the County will invite bids only from contractors who are part of an “approved contractor’s registry.”

To be on this registry, contractors must (1) fill out an application form, listing several references and recent jobs completed, and (2) receive the “conditional approval” of the County. Once a contractor who has been conditionally approved has successfully completed one job for the County, his or her status is upgraded to “regular approval” meaning that they will be allowed to bid on a regular rotation as long as they remain in good standing. All contractors are required to present proof of liability insurance and, if required, workers compensation insurance.

Approved contractors will be invited to bid on each job, and the lowest responsive and responsible bidder will be selected for the contract. “Responsive and responsible” means the contractor (1) is deemed able to complete the work in a timely manner, (2) that the bid is within 15% (in either direction) of the County’s cost estimate and, (3) that a signed, correct and complete bid proposal is submitted by the required bid opening date.

What are the steps in the process, from application to completion? Now that you have the information about how to qualify for the Yadkin County Single Family Rehabilitation Program, what work can be done, and who will do it, the following is a step-by-step process of the rehabilitation:

1. Completing an Application Form: Homeowners who wish to apply for assistance must do so by contacting the Grant Administrator, Michael Walser, 1-800-614-6831 or 336 239-0125. Proof of ownership and income are required at the time of application. Applicants must provide the Social Security numbers of all residents of the home, names and mailing addresses of employers, and income sources for all residents over 18 years of age. If you have applied for housing assistance through the County in the past, a new application is required, as different programs have different application requirements.
2. Preliminary Inspection: The County’s Rehabilitation Specialist will visit the homes of potential recipients to determine the need and feasibility of the home for rehabilitation.

3. Screening of applications: Applications will be rated and ranked by the County based on need factors and the feasibility of the house for rehabilitation. Household income will be verified for Program purposes only; all income information required by HUD and NCHFA will be kept confidential. If income verification is not received from an employer of any member of the applicant household over 18 years old at the time of application, that household will be ineligible for assistance. From this review, the eight (8) most qualified applicants will be selected, along with three alternates, as described below (see “How do I Request an Application?”).
4. Applicant Interviews: Approved applicants will be provided detailed information on assistance, lead hazards, Program rehabilitation standards, contracting procedures, the rehabilitation process, the loan documents and conditions. Applicants will be given five (5) days in which to accept or decline SFR assistance. Applicants are encouraged to consult with family members and their legal advisors in order to determine the best course of action for them.
5. Work Write-up: The County’s Rehabilitation Specialist will visit the home again for a more thorough inspection. All parts of the home must be made accessible for inspection, including the attic and crawlspace. The owner should report any known problems such as electrical short circuits, blinking lights, roof leaks, etc. The Rehabilitation Specialist will prepare a complete and detailed work specification (known as the “work write-up”). The final cost estimate will also be prepared by the Rehabilitation Specialist and held in confidence until bidding is completed.
6. Formal agreement: After approval of the work write-up, the homeowner will sign a formal agreement that will explain and govern the rehabilitation process. This agreement will define the roles of the parties involved throughout the rehabilitation process.
7. Bidding: The work write-up and bid documents will be mailed to three to five contractors from the Approved Contractors Registry who will be given two to three weeks in which to inspect the property and prepare bid proposals. The names of the invited contractors will be supplied to the homeowner. The homeowner may request that a contractor of his/her choosing be sent a bid package. However, that contractor will be required to present evidence of proper liability insurance and, if necessary, Worker’s Compensation insurance prior to submitting a formal bid. Each contractor will need access to all parts of the house in order to prepare a bid. A bid opening will be conducted at the Yadkin County Planning and Development Department at a specified date and time, which all bidders and the homeowner are invited to attend.
8. Contractor selection: Within 24 hours of the bid opening after review of bid breakdown and timing factors, the Program Administrator will select the winning bidder. The contractor with the lowest responsive bid will be awarded the contract. A “responsive bid” is a bid that is within 15% of the County’s cost estimate and one for which work can begin and end within a reasonable time frame. All bidders and the homeowners will be notified of (1) the selection, (2) the amount, (3) the amount of the County’s cost estimate, and (4) if other than the lowest bidder is selected, of the specific reason(s) for the selection. The

- homeowner may decline the selection of the Program Administrator and choose any eligible bid from any eligible contractor to perform the work. However, if the bid/contractor that is chosen is not the lowest responsive and responsible bidder, the homeowner will be required to pay the difference in the cost prior to the beginning of the work. Failure to pay the required amount within one month of the bid opening will render the homeowner ineligible for Program assistance. Local contractors and minority and female owned contractors will be encouraged and invited to bid. All contractors will be encouraged to utilize local businesses including sub-contractors and suppliers.
9. Loan closing and Contract Execution: Loan and contract documents will be executed after the contractor has been chosen. These documents will bind all parties and make the project official. The Rehabilitation contract will be between the contractor and the homeowner, with the County signing as an interested third party. The loan documents will be between the owner and Yadkin County.
 10. Pre-construction conference: A pre-construction conference will be held at the home. At this time, the homeowner, contractor and program representative will discuss the details of the work to be done. Starting and ending dates will be agreed upon, along with any special arrangements such as weekend or evening work hours and disposition of items to be removed from the home (such as old cabinets, old appliances, etc.) Within 24 hours of the pre-construction conference, the County will issue a “proceed order” formally instructing the contractor to commence by the agreed-upon date.
 11. Construction: The contractor will be responsible for obtaining a building permit for the project before beginning work. The permit must be posted at the house during the entire period of construction. Program staff will closely monitor the contractor during the construction period to make sure that the work is being done according to the work write-up (which is made a part of the rehabilitation contract by reference) and in a timely fashion. Yadkin County Building Inspectors will inspect new work for compliance with the State Building Code. The homeowner will be responsible for working with the contractor toward protecting personal property by clearing work areas as much as possible.
 12. Change orders: All change orders to the scope of work must be approved by the owner, the contractor and at least two County representatives, and reduced to writing as a contract amendment (“change order”). If the changes require an adjustment in the loan amount, that amount must be specified in the change order. Also, a modification agreement stating these changes in the loan amount must be completed by the County, and executed by the owner.
 13. Progress payments: The contractor is entitled to request a maximum of one partial payment during construction per \$8,000 of contracted work. When a payment is requested, the Rehabilitation Specialist will inspect the work within three days, list all items deemed 100% complete, and calculate a payment based on 85% of the total contracted amount of those completed items. Payment will be made within one month of the inspection. **IMPORTANT: The homeowner will not be responsible for making payments to the contractor during the rehabilitation process.**

14. Closeout: When the contractor declares the work complete, program staff will thoroughly inspect the work. If deficiencies are observed, the contractor will be required to correct them. When the Rehabilitation Specialist and the homeowner are satisfied that the contract has been fulfilled, each will sign off and, after receipt of the contractor's final invoice, the final payment will be ordered. The contractor will submit all lien releases prior to the release of the final payment. All material and workmanship will be guaranteed for a one-year period after the date of project completion.
15. Post-construction conference: Following construction the contractor and the Rehabilitation Specialist will meet with the homeowner. At this meeting the contractor will hand over all owner's manuals and warranties on equipment. The contractor and Rehabilitation Specialist will go over operating and general maintenance of the home with the homeowner. The homeowner will have the opportunity ask any final questions about work.
16. Recordation and assignment: As soon as a contract has been executed between the homeowner, Contractor and the County, the County will have the Promissory Note and Deed of Trust documents recorded at the county Register of Deeds Office. Upon completion of the rehabilitation work specified in the Contract and any subsequent 'change orders', the loan will be "assigned" to the North Carolina Housing Finance Agency with a Assignment of Note and Deed of Trust document signed by the Homeowner. This means that the loan will become the property of NCHFA, with original documents sent there for storage and "servicing." Any changes to the contract amount, additions or deletions, will also require the execution and filing of a Modification Agreement to the Contract.
17. The warranty period: It is extremely important that any problems with the work that was performed be reported to the Rehabilitation Specialist as soon as possible. **All bona fide defects in materials and workmanship reported within one year of completion of construction will be corrected at no charge to the Homeowner.**

What are the key dates? If after reading this document, you feel that you qualify for this program and wish to apply, keep the following dates in mind:

- Applications available to the public starting April 3, 2007.
- Applications must be turned in at the Yadkin County Planning and Development office by 5:00 p.m. on May 3, 2007.
- Awards made to loan recipients June 4, 2007.
- All rehabilitation work must be under contract by August 3, 2007.
- All rehabilitation work must be completed by December 3, 2008

How do I request an application? The County maintains a list of persons requesting rehabilitation assistance. Those on this "waiting list" will be contacted to apply for this program and to determine eligibility and interest in the loan program. Any alternates to be selected will come from this list. **Please keep in mind that not every household on the "waiting list" can be assisted with this program.** To be placed on this list or verify placement, please contact:

Hobbs, Upchurch & Associates, P. A.
Michael Walser
Project Administrator
1614 Yadkin College Road
Lexington, NC 27295
(336) 239-0125 or 1-800-614-6831

Is there a procedure for dealing with complaints, disputes and appeals?

Although the application process and rehabilitation guidelines are meant to be as fair as possible, Yadkin County realizes that there is still a chance that some applicant or participants may feel that they are not treated fairly. The following procedures are designed to provide an avenue for resolution of complaints and appeals.

During the application process:

1. If an applicant feels that his or her application was not fairly reviewed or rated and would like to appeal the decision made about it, he or she should contact the County within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision, the detailed complaint must be put into writing.
2. A written appeal by the applicant must be made within 10 business days of the initial decision on an application.
3. Yadkin County will respond in writing to any complaints or appeals within 10 business days of receiving written complaints.

During the rehabilitation process:

1. If the homeowner feels that construction is not being completed according to the contract, he/she must inform the contractor and the Rehabilitation Specialist.
2. The Rehabilitation Specialist will inspect the work in question. If it is found that the work is not being completed according to the work write-up and the contract, the Rehabilitation Specialist will review the contract with the contractor and ensure that the contractor remedy the problem.
3. If problems persist, a mediation conference between the homeowner and the contractor may be convened by the Rehabilitation Specialist and facilitated by the Program Administrator.
4. Should the mediation conference fail to resolve the dispute, the Program Administrator will render a written final decision.
5. If the Rehabilitation Specialist finds that the work is being completed according to the contract, the complaint will be noted and the Rehabilitation Specialist and the homeowner will discuss the concerns and the reason for the Rehabilitation.

IMPORTANT NOTE: This appeal process is only for issues and concerns about the rehabilitation work. The County cannot be involved in personal disputes between the homeowner and the contractor or his/her employees. If the homeowner feels that he or

she cannot work with the recommended “lowest responsible bidder” contractor, the next highest bidder may be used, however, the homeowner may be responsible for the additional costs up front. The County will hold those funds in an escrow account until the project is completed.

Do not hesitate to contact the Rehabilitation Specialist at any time during the process, but please keep in mind that the work involved WILL CAUSE SOME INCONVENIENCE AT TIMES DURING THE REHABILITATION. Rehabilitation and remodeling work in general can be quite stressful. We ask that all recipients of assistance be patient with the workers and any delays that may occur.

Finally, if the Homeowner is not satisfied with the decisions of the Program Administrator or other local Program staff, he/she may call or write:

North Carolina Housing Finance Agency

PO Box 28066

Raleigh, NC 27611-8066 c/o Mr. Michael Handley, NC Housing Finance Agency, Case Manager

Mr. Handley’s telephone number, if you wish to call, is: (919) 877-5627.

Will the personal information provided remain confidential? Yes. All information in applicant files will remain confidential. Access to the information will be provided only to the Program Administrator, the North Carolina Housing Finance Agency, and the US Department of Housing and Urban Development officers.

What about conflicts of interest? No officer, employee or other public official of the County, member of the County Commissioners, or entity contracting with the County, who exercises any functions or responsibilities with respect to the SFR Program will have any interest, direct or indirect, in any contract or subcontract for work to be performed with Program funding, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter. Relatives of County employees, Commissioner Members and others closely identified with the County, may be approved for rehabilitation assistance only upon public disclosure before the County Commissioners and written permission from NCHFA.

What about favoritism? All activities under the SFR Program, including prioritizing applications, inviting bids, selecting contractors and resolving disputes, will be conducted in a fair, open and non-discriminatory manner, entirely without regard to race, creed, sex, color, national origin, or religion.

Will the program be advertised? Yes. A public announcement concerning this program will be advertised in the County-wide newspaper. In addition the County maintains a “waiting list” of persons requesting rehabilitation assistance. All applicants on this “waiting list” will be contacted with a letter and application to apply for this program and to determine eligibility and interest in the loan program. Referrals will be encouraged from social service agencies, health care providers and County agencies. Also, flyers promoting this program will be made available at the County Administrative

Building and will be provided to churches within the County for distribution to their congregations. Applications received as a result of these efforts will be accepted for a period of no more than 30 days following the publication date of the official announcement concerning this program in the County-wide newspaper. This time period will be clearly stated in the public announcement and flyers distributed.

Who can I contact about this program? Any questions regarding any part of this application or program should be addressed to:

Yadkin County
Planning and Development
Kim Bates, Director
PO Box 1688
Yadkinville, NC 27055
(336) 679-4243

Hobbs, Upchurch & Associates, P. A.
Michael S. Walser
1614 Yadkin College Road
Lexington, NC 27292
(800) 614-6831 or (336) 239-0125

These contacts will do their utmost best to answer your questions in the most efficient and correct manner possible.

This Assistance Policy is adopted this _____ day of _____, 2007

Chairman, Board of Commissioners

ATTEST: Clerk to the Board